

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Melody S. Povlow
 Debtor

Case No. 17-16910-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Violet
 Form ID: 309I

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db +Melody S. Povlow, 3110 Friendship Street, Philadelphia, PA 19149-1520
 13996789 +Cozen O'Connor, 1650 Market Street, Suite 2800, Philadelphia, PA 19103-7325
 13996791 +Georgeanna Fannin, 1510 Hilltop Rd, Xenia, OH 45385-8568
 13996793 +James McGarrity, 1500 J F Kennedy Blvd, Suite 405, Philadelphia, PA 19102-1713
 13996795 LVNV, PO BOX, Greenville, SC 29603
 13996798 +PECO, 2300 Market Street, Philadelphia, PA 19103-3008
 13996799 +Select Portfolio Servicing, 3815 South West Temple, Suite 2000,
 Salt Lake City, UT 84115-4412
 14013638 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mcgarritylaw@gmail.com Nov 23 2017 01:34:47 JAMES P. MCGARRITY,
 James P. McGarrity, Suite 405, 1500 John F. Kennedy Boulevard, Philadelphia, PA 19102
 tr +E-mail/Text: bncnotice@phl3trustee.com Nov 23 2017 01:35:47 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704
 smg E-mail/Text: bankruptcy@phila.gov Nov 23 2017 01:35:38 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2017 01:35:11
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 23 2017 01:35:24 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Nov 23 2017 01:35:15 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13996787 +EDI: CAPITALONE.COM Nov 23 2017 01:38:00 Capital One Bank, Po Box 30285,
 Salt Lake City, UT 84130-0285
 13996788 +EDI: WFNNB.COM Nov 23 2017 01:38:00 Comenity Bank Victoria Secret, Box 182789,
 Columbus, OH 43218-2789
 13996790 +EDI: RCSFNBMARIN.COM Nov 23 2017 01:38:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 13996792 +EDI: PHINAMERI.COM Nov 23 2017 01:38:00 GM FINANCIAL, Box 181145,
 Arlington, TX 76096-1145
 13996794 +EDI: RESURGENT.COM Nov 23 2017 01:38:00 LVNV, Box 10497, Greenville, SC 29603-0497
 13996796 +EDI: TSYS2.COM Nov 23 2017 01:38:00 Macys, Box 8218, Mason, OH 45040-8218
 13996797 +EDI: AGFINANCE.COM Nov 23 2017 01:38:00 ONE MAIN, Box 1010, Evansville, IN 47708-1464
 13996800 +EDI: TFSR.COM Nov 23 2017 01:38:00 Toyota Motor Credit Corp, 240 Gibraltar Rd,
 Suite 260, Horsham, PA 19044-2387
 13996801 E-mail/Text: james.feighan@phila.gov Nov 23 2017 01:35:49 Water Revenue Bureau,
 MSB Concourse Level, 1401 JFK BLVD, Philadelphia, PA 19102-1663

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

JAMES P. MCGARRITY on behalf of Debtor Melody S. Povlow mcgarritylaw@gmail.com,
 mcgarritybkk@yahoo.com; jamespmcg@ecf.inforuptcy.com; jamespmcg@yahoo.com
 REBECCA ANN SOLARZ on behalf of Creditor Toyota Motor Credit Corporation
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Melody S. Povlow		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	17-16910-amc		
	Social Security number or ITIN	xxx-xx-6428	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	13 10/11/17	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Melody S. Povlow	
2. All other names used in the last 8 years		
3. Address	3110 Frienship Street Philadelphia, PA 19149	
4. Debtor's attorney Name and address	JAMES P. MCGARRITY James P. McGarrity Suite 405 1500 John F. Kennedy Boulevard Philadelphia, PA 19102	Contact phone (215) 564-1951 Email: mcgarritylaw@gmail.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 11/22/17

For more information, see page 2

